

IN RE: _____) Bankruptcy No. 16-20411 CMB
) Chapter 13
Richard Gardner) _____
Donna Gardner) _____
Debtor) Document No.
) _____
Richard Gardner) _____
Donna Gardner) _____
Movants) _____
) _____
Vs.) _____
) _____
No Respondents) _____

AMENDMENT COVER SHEET

Amendment(s) to the following petition, list(s), schedule(s), or statement(s) are transmitted herewith:

Voluntary Petition - *Specify reason for amendment:* Schedule J is being amended to show the Debtors' current monthly expenses.

Official Form 6 Schedules (Itemization of Changes Must Be Specified)

- Summary of Schedules
 Schedule A - Real Property
 Schedule B - Personal Property
 Schedule C - Property Claimed as Exempt
 Schedule D - Creditors holding Secured Claims
 Check one:
 Creditor(s) added
 NO creditor(s) added
 Creditor(s) deleted
 Schedule E - Creditors Holding Unsecured Priority Claims
 Check one:
 Creditor(s) added
 NO creditor(s) added
 Creditor(s) deleted
 Schedule F - Creditors Holding Unsecured Nonpriority Claims
 Check one:
 Creditor(s) added
 NO creditor(s) added
 Creditor(s) deleted
 Schedule G - Executory Contracts and Unexpired Leases
 Check one:
 Creditor(s) added
 NO creditor(s) added
 Creditor(s) deleted
 Schedule H - Codebtors
 Schedule I - Current Income of Individual Debtor(s)
 Schedule J - Current Expenditures of Individual Debtor(s)
 Statement of Financial Affairs
 Chapter 7 Individual Debtor's Statement of Intention
 Chapter 11 List of Equity Security Holders
 Chapter 11 List of Creditors Holding 20 Largest Unsecured Claims
 Disclosure of Compensation of Attorney for Debtor
 Other: _____

NOTICE OF AMENDMENT(S) TO AFFECTED PARTIES

Pursuant to Fed.R.Bankr.P. 1009(a) and Local Bankruptcy Rule 1009-1, I certify that notice of the filing of the amendment(s) checked above has been given this date to the U.S. Trustee, the trustee in this case, and to entities affected by the amendment as follows:

Richard and Donne Gardner
16 Country Estates Dr.
Greensburg, PA 15601

Ronda Winnecour, Trustee
Suite 3250- USX Tower
600 Grant St.
Pittsburgh, PA 15219

Date: November 8, 2016

/s/ Abagale E. Steidl
Abagale E. Steidl, Esquire
Attorney for the Debtor(s)

STEIDL & STEINBERG, P.C.
Suite 2830 - Gulf Tower
707 Grant Street
Pittsburgh, PA 15219
(412) 391-8000
P.A.I.D. No. 319217
asteidl@steidl-steinberg.com

Note: An amended matrix of creditors added by the amendment must be submitted on disk with the amendment. Attorneys filing electronically on the Case Management/Electronic Case Filing System may add creditors to the case electronically.

Fill in this information to identify your case:

Debtor 1	Richard M. Gardner, Sr.
Debtor 2	Donna R. Gardner
(Spouse, if filing)	
United States Bankruptcy Court for the:	WESTERN DISTRICT OF PENNSYLVANIA
Case number (If known)	16-20411

Check if this is:

- An amended filing
 A supplement showing postpetition chapter 13 expenses as of the following date:

MM / DD / YYYY

Official Form 106J

Schedule J: Your Expenses AMENDED

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Your Household

1. Is this a joint case?

No. Go to line 2.

Yes. Does Debtor 2 live in a separate household?

No

Yes. Debtor 2 must file Official Form 106J-2, Expenses for Separate Household of Debtor 2.

2. Do you have dependents? No

Do not list Debtor 1 and
Debtor 2.

Yes. Fill out this information for
each dependent.....

Dependent's relationship to
Debtor 1 or Debtor 2

Dependent's
age

Does dependent
live with you?

Do not state the
dependents names.

Grandson

2

No
 Yes

Granddaughter

4

No
 Yes

Granddaughter

9

No
 Yes

3. Do your expenses include
expenses of people other than
yourself and your dependents? No
 Yes

Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know
the value of such assistance and have included it on Schedule I: Your Income
(Official Form 106I.)

4. The rental or home ownership expenses for your residence. Include first mortgage
payments and any rent for the ground or lot.

4. \$ **235.00**

If not included in line 4:

Your expenses

- 4a. Real estate taxes
4b. Property, homeowner's, or renter's insurance
4c. Home maintenance, repair, and upkeep expenses
4d. Homeowner's association or condominium dues
5. Additional mortgage payments for your residence, such as home equity loans

4a. \$	4.00
4b. \$	68.92
4c. \$	158.00
4d. \$	0.00
5. \$	0.00

Debtor 1 **Richard M. Gardner, Sr.**
 Debtor 2 **Donna R. Gardner**

Case number (if known) **16-20411**

6. Utilities:	6a. Electricity, heat, natural gas	6a. \$ 150.00
	6b. Water, sewer, garbage collection	6b. \$ 130.00
	6c. Telephone, cell phone, Internet, satellite, and cable services	6c. \$ 180.00
	6d. Other. Specify: _____	6d. \$ 0.00
7. Food and housekeeping supplies	7. \$ 900.00	
8. Childcare and children's education costs	8. \$ 100.00	
9. Clothing, laundry, and dry cleaning	9. \$ 50.00	
10. Personal care products and services	10. \$ 100.00	
11. Medical and dental expenses	11. \$ 200.00	
12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments.	12. \$ 300.00	
13. Entertainment, clubs, recreation, newspapers, magazines, and books	13. \$ 100.00	
14. Charitable contributions and religious donations	14. \$ 20.00	
15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20.		
15a. Life insurance	15a. \$ 138.94	
15b. Health insurance	15b. \$ 214.00	
15c. Vehicle insurance	15c. \$ 117.00	
15d. Other insurance. Specify: _____	15d. \$ 0.00	
16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: _____	16. \$ 0.00	
17. Installment or lease payments:	17a. \$ 0.00	
17b. Car payments for Vehicle 2	17b. \$ 0.00	
17c. Other. Specify: _____	17c. \$ 0.00	
17d. Other. Specify: _____	17d. \$ 0.00	
18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).	18. \$ 0.00	
19. Other payments you make to support others who do not live with you. Specify: _____	\$ 0.00	
20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.	19.	
20a. Mortgages on other property	20a. \$ 0.00	
20b. Real estate taxes	20b. \$ 0.00	
20c. Property, homeowner's, or renter's insurance	20c. \$ 0.00	
20d. Maintenance, repair, and upkeep expenses	20d. \$ 0.00	
20e. Homeowner's association or condominium dues	20e. \$ 0.00	
21. Other: Specify: Pet Care	21. +\$ 100.00	
22. Calculate your monthly expenses		
22a. Add lines 4 through 21.	\$ 3,265.86	
22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2	\$ 3,265.86	
22c. Add line 22a and 22b. The result is your monthly expenses.	\$ 3,265.86	
23. Calculate your monthly net income.		
23a. Copy line 12 (<i>your combined monthly income</i>) from Schedule I.	23a. \$ 3,102.87	
23b. Copy your monthly expenses from line 22c above.	23b. -\$ 3,265.86	
23c. Subtract your monthly expenses from your monthly income. The result is your <i>monthly net income</i> .	23c. \$ -162.99	
24. Do you expect an increase or decrease in your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?		
<input checked="" type="checkbox"/> No.		
<input type="checkbox"/> Yes.	Explain here: _____	